

EXHIBIT B



Northeast Region
One Liberty Plaza | 165 Broadway, 27th Floor | New York NY | 10006-1400 | 212 858 4200 | Fax 301 527 4873

September 21, 2007

Oliver L. Velez
14 Richbell Road
White Plains, NY 1065

Subject: FINRA Dispute Resolution Arbitration Number 07-02396
Greg Capra and Pristine Capital Holdings Inc. v. Oliver L. Velez.

Dear Mr. Velez:

Further to Claimant's letter dated September 18, 2007, we write to confirm that your submission to this arbitration is mandatory and not voluntary. The service letter dated September 14, 2007 sent to you was incorrect due to clerical error.

Therefore, you are required by the Rules of FINRA Dispute Resolution to arbitrate this matter. Any inconvenience as a result of the aforesaid error is regretted.

Very truly yours,

Paula Union
Case Administrator
212-858-4200 FAX:301-527-4904

PRU:CXM:LC53A
idr:07/07

CC:

Dan A. Druz, Esq., Greg Capra
291 E. Main St., Suite 1000, Manasquan, NJ 08736
Dan A. Druz, Esq., Pristine Capital Holdings Inc.
291 E. Main St., Suite 1000, Manasquan, NJ 08736

RECIPIENTS:

Oliver L. Velez
14 Richbell Road, White Plains, NY 1065